

a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to receive at least one of said plurality of stored value products; and
a database server configured to support each of said stored value products, to receive said transaction data from said transaction capture module, and to route said transaction data among said plurality of stored value products;
wherein each of said stored value products comprises a plurality of objects retrieved from said database, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products such that each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database.

29. A method of facilitating financial transactions at a server, the method comprising the steps of:
- selecting a first plurality of objects from a repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product;
 - selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product; and
 - accessing a database comprising consumer information and merchant information such that said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products, respectively.

34. The method of claim 29 further comprising the step of separating said first and second financial products based upon a key value.
35. The method of claim 34 wherein said key value corresponds to a business unit.